

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re: NARVAEZ, WALTER H., JR.

Case No. 11-10776

Chapter 7

Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

YVETTE WEINSTEIN, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$498,952.48
(without deducting any secured claims)

Assets Exempt: \$114,619.48

Total Distribution to Claimants: \$10,689.47

Claims Discharged
Without Payment: \$26,474.06

Total Expenses of Administration: \$2,611.24

3) Total gross receipts of \$ 13,300.71 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$13,300.71 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$555,957.00	\$36,731.93	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,611.24	2,611.24	2,611.24
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	36,186.44	26,883.53	26,883.53	10,689.47
TOTAL DISBURSEMENTS	\$592,143.44	\$66,226.70	\$29,494.77	\$13,300.71

4) This case was originally filed under Chapter 7 on January 20, 2011.
The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/11/2013 By: /s/YVETTE WEINSTEIN, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 —GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1998 HONDA ACCORD	1129-000	2,075.00
2010 tax refund possible	1224-000	11,225.00
Interest Income	1270-000	0.71
TOTAL GROSS RECEIPTS		\$13,300.71

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 —SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	Ford Motor Credit Company	4110-000	38,031.00	36,731.93	0.00	0.00
NOTFILED	LLC					
NOTFILED	Stone Canyon Silverado South	4110-000	0.00	N/A	N/A	0.00
NOTFILED	HOA C/O RPMG, Inc.					
NOTFILED	Ibm Lbps	4110-000	141,539.00	N/A	N/A	0.00
NOTFILED	Bac Home Loans Servici	4110-000	359,211.00	N/A	N/A	0.00
NOTFILED	Wfds/Wds	4110-000	17,176.00	N/A	N/A	0.00
NOTFILED	Southfork HOA C/O Community Management Group	4110-000	0.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$555,957.00	\$36,731.93	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
YVETTE WEINSTEIN, TRUSTEE	2100-000	N/A	2,080.07	2,080.07	2,080.07
YVETTE WEINSTEIN, TRUSTEE	2200-000	N/A	70.77	70.77	70.77
The Bank of New York Mellon	2600-000	N/A	23.73	23.73	23.73
The Bank of New York Mellon	2600-000	N/A	28.62	28.62	28.62
The Bank of New York Mellon	2600-000	N/A	26.18	26.18	26.18
The Bank of New York Mellon	2600-000	N/A	26.04	26.04	26.04
The Bank of New York Mellon	2600-000	N/A	28.92	28.92	28.92
The Bank of New York Mellon	2600-000	N/A	27.05	27.05	27.05
The Bank of New York Mellon	2600-000	N/A	28.72	28.72	28.72
The Bank of New York Mellon	2600-000	N/A	25.96	25.96	25.96
INTERNATIONAL SURETIES LTD.	2300-000	N/A	27.91	27.91	27.91
The Bank of New York Mellon	2600-000	N/A	26.79	26.79	26.79
The Bank of New York Mellon	2600-000	N/A	25.81	25.81	25.81
The Bank of New York Mellon	2600-000	N/A	29.31	29.31	29.31
The Bank of New York Mellon	2600-000	N/A	25.70	25.70	25.70
The Bank of New York Mellon	2600-000	N/A	28.30	28.30	28.30
The Bank of New York Mellon	2600-000	N/A	27.36	27.36	27.36
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	29.00	29.00	29.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$2,611.24	\$2,611.24	\$2,611.24

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
	TOTAL PRIORITY UNSECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	10,951.00	11,486.47	11,486.47	4,567.27
2	American InfoSource LP as agent for	7100-000	3,821.47	3,970.87	3,970.87	1,578.90
4	AMERICAN EXPRESS CENTURION BANK	7100-000	6,268.97	6,374.17	6,374.17	2,534.51
5	Capital One, N.A.	7100-000	3,782.00	3,880.50	3,880.50	1,542.97
6	FIA Card Services, NA/Bank of America	7100-000	1,083.00	1,171.52	1,171.52	465.82
NOTFILED	Amex	7100-000	6,374.00	N/A	N/A	0.00
NOTFILED	Unvl/Citi	7100-000	3,906.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$36,186.44	\$26,883.53	\$26,883.53	\$10,689.47

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 11-10776

Case Name: NARVAEZ, WALTER H., JR.

Period Ending: 04/11/13

Trustee: (480160) YVETTE WEINSTEIN, TRUSTEE

Filed (f) or Converted (c): 01/20/11 (f)

§341(a) Meeting Date: 02/23/11

Claims Bar Date: 06/24/11

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	411 MILLINOCKET COURT, HENDERSON NV 89074-5738, Orig. Asset Memo: Imported from original petition Doc# 1	233,818.00	0.00		0.00 FA
2	INVESTMENT PROPERTY: 10105 ROLLING TREE STREET, Orig. Asset Memo: Imported from original petition Doc# 1	121,000.00	0.00		0.00 FA
3	WELLS FARGO ADVANTAGE CHECKING ENDING IN 3980 Orig. Asset Memo: Imported from original petition Doc# 1	0.00	0.00		0.00 FA
4	WELLS FARGO REGULAR SAVINGS ACCOUNT #6837411131 Orig. Asset Memo: Imported from original petition Doc# 1	413.11	0.00		0.00 FA
5	BANK OF AMERICA CHECKING ACCOUNT ENDING 3891 Orig. Asset Memo: Imported from original petition Doc# 1	5.79	0.00		0.00 FA
6	HOUSEHOLD GOODS Orig. Asset Memo: Imported from original petition Doc# 1	9,645.00	0.00		0.00 FA
7	MEN'S CLOTHING Orig. Asset Memo: Imported from original petition Doc# 1	600.00	0.00		0.00 FA
8	CHAINS/NECKLACES, BRACELET, WATCHES Orig. Asset Memo: Imported from original petition Doc# 1	600.00	0.00		0.00 FA
9	RUGER 22 debtor used wildcard for guns	75.00	0.00		0.00 FA
10	TAURUS .38 Orig. Asset Memo: Imported from original petition Doc# 1	125.00	0.00		0.00 FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 11-10776

Case Name: NARVAEZ, WALTER H., JR.

Period Ending: 04/11/13

Trustee: (480160) YVETTE WEINSTEIN, TRUSTEE

Filed (f) or Converted (c): 01/20/11 (f)

§341(a) Meeting Date: 02/23/11

Claims Bar Date: 06/24/11

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
11	RUGER 9MM Orig. Asset Memo: Imported from original petition Doc# 1	90.00	0.00		0.00 FA
12	BERETA 9MM Orig. Asset Memo: Imported from original petition Doc# 1	275.00	0.00		0.00 FA
13	GLOCK 40 CAL Orig. Asset Memo: Imported from original petition Doc# 1	250.00	0.00		0.00 FA
14	UZI 9MM Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00		0.00 FA
15	COLT 45 Orig. Asset Memo: Imported from original petition Doc# 1	600.00	0.00		0.00 FA
16	UBS PORTFOLIO- IRA ROLLOVER Orig. Asset Memo: Imported from original petition Doc# 1	4,029.42	0.00		0.00 FA
17	CULINARY 401(K) VALUE AS OF 9/30/2010 Orig. Asset Memo: Imported from original petition Doc# 1	62,667.16	0.00		0.00 FA
18	UBS PORTFOLIO; RMA Orig. Asset Memo: Imported from original petition Doc# 1	32,459.00	0.00		0.00 FA
19	2002 HONDA VTX 1800 (MOTORCYCLE) Orig. Asset Memo: Imported from original petition Doc# 1	2,600.00	0.00		0.00 FA
20	1998 HONDA ACCORD trustee will enter into buyback agreement with debtor	2,075.00	2,075.00		2,075.00 FA
21	2010 FORD F-150 Orig. Asset Memo: Imported from original petition Doc# 1	29,400.00	0.00		0.00 FA
22	2010 tax refund possible (u)	0.00	7,000.00		11,225.00 FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 3

Case Number: 11-10776**Case Name:** NARVAEZ, WALTER H., JR.**Period Ending:** 04/11/13**Trustee:** (480160) YVETTE WEINSTEIN, TRUSTEE**Filed (f) or Converted (c):** 01/20/11 (f)**§341(a) Meeting Date:** 02/23/11**Claims Bar Date:** 06/24/11

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
wildcard exemption used on firearms value is estimate based on prior years					
Int INTEREST (u)	Unknown	N/A		0.71	FA
23 Assets Totals (Excluding unknown values)	\$501,027.48	\$9,075.00		\$13,300.71	\$0.00

Major Activities Affecting Case Closing:

- 1/2/13: FILED report of sale on non-exempt vehicle equity
- 12/7/12: TFR at UST and will disburse when get court order
- 11/15/12: order on claims objection e-filed
- 10/25/12: claims objection hearing at 11am
- 8/1/12: reviewed claims
- 12/31/11: START TFR after receipt of 2011 tax return of which estate may receive a portion of the refund

Initial Projected Date Of Final Report (TFR): December 15, 2014**Current Projected Date Of Final Report (TFR):** December 7, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 11-10776

Trustee: YVETTE WEINSTEIN, TRUSTEE (480160)

Case Name: NARVAEZ, WALTER H., JR.

Bank Name: The Bank of New York Mellon

Taxpayer ID #: **-**4554

Account: 9200-*****68-65 - Checking Account

Period Ending: 04/11/13

Blanket Bond: \$67,317,137.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction <Ledger Category>	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/21/11	{20}	Walter Narvaez	Honda Payment per Order 05/02/11 Doc 24	1129-000	250.00		250.00
04/21/11	{20}	Walter Narvaez	Auto Payment	1129-000	300.00		550.00
05/23/11	{20}	Walter Narvaez	Auto payment	1129-000	300.00		850.00
06/01/11	{22}	IRS / Walter Narvaez	2010 Tax Refund	1224-000	11,225.00		12,075.00
06/20/11	{20}	Walter Narvaez	Auto Payment	1129-000	300.00		12,375.00
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.08		12,375.08
07/25/11	{20}	Walter Narvaez	Auto Payment	1129-000	300.00		12,675.08
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		12,675.17
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		23.73	12,651.44
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		12,651.53
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		29.47	12,622.06
09/22/11	{20}	Walter Narvaez	Auto Payment	1129-000	500.00		13,122.06
09/26/11		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-0.85	13,122.91
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		13,123.00
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		26.18	13,096.82
10/25/11	{20}	Walter Narvaez	Auto Payment	1129-000	125.00		13,221.82
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		13,221.91
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		26.04	13,195.87
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		13,195.96
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		28.92	13,167.04
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		13,167.13
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		27.05	13,140.08
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		13,140.17
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		28.72	13,111.45
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.96	13,085.49
03/20/12	1001	INTERNATIONAL SURETIES LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/20/2012 FOR CASE #11-10776, Bond # 016048576	2300-000		27.91	13,057.58
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		26.79	13,030.79
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.81	13,004.98
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		29.31	12,975.67
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.70	12,949.97
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		28.30	12,921.67
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		27.36	12,894.31
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	12,869.31
10/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		29.00	12,840.31

Subtotals : \$13,300.71 \$460.40

Form 2
Cash Receipts And Disbursements Record

Page: 2

Case Number: 11-10776
 Case Name: NARVAEZ, WALTER H., JR.
 Taxpayer ID #: **-**4554
 Period Ending: 04/11/13

Trustee: YVETTE WEINSTEIN, TRUSTEE (480160)
 Bank Name: The Bank of New York Mellon
 Account: 9200-*****68-65 - Checking Account
 Blanket Bond: \$67,317,137.00 (per case limit)
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction <Ledger Category>	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/20/12		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001048016088 20121220	9999-000		12,840.31	0.00
ACCOUNT TOTALS							
			Less: Bank Transfers		0.00	12,840.31	
			Subtotal		13,300.71	460.40	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$13,300.71	\$460.40	

Form 2

Cash Receipts And Disbursements Record

Page: 3

Case Number: 11-10776

Trustee: YVETTE WEINSTEIN, TRUSTEE (480160)

Case Name: NARVAEZ, WALTER H., JR.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**4554

Account: ****536266 - Checking Account

Period Ending: 04/11/13

Blanket Bond: \$67,317,137.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction <Ledger Category>	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/21/12		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	12,840.31		12,840.31
03/19/13	11002	YVETTE WEINSTEIN, TRUSTEE	Dividend paid 100.00% on \$70.77, Trustee Expenses; Reference:	2200-000		70.77	12,769.54
03/19/13	11003	YVETTE WEINSTEIN, TRUSTEE	Dividend paid 100.00% on \$2,080.07, Trustee Compensation; Reference:	2100-000		2,080.07	10,689.47
03/19/13	11004	Discover Bank	First and Final Distribution	7100-000		4,567.27	6,122.20
03/19/13	11005	American InfoSource LP as agent for	First and Final Distribution	7100-000		1,578.90	4,543.30
03/19/13	11006	AMERICAN EXPRESS CENTURION BANK	First and Final Distribution	7100-000		2,534.51	2,008.79
03/19/13	11007	Capital One, N.A.	First and Final Distribution	7100-000		1,542.97	465.82
03/19/13	11008	FIA Card Services, NA/Bank of America	First and Final Distribution	7100-000		465.82	0.00

ACCOUNT TOTALS	12,840.31	12,840.31	\$0.00
Less: Bank Transfers	12,840.31	0.00	
Subtotal	0.00	12,840.31	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$12,840.31	

Net Receipts :	13,300.71
Net Estate :	\$13,300.71

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****68-65	13,300.71	460.40	0.00
Checking # ***536266	0.00	12,840.31	0.00
	\$13,300.71	\$13,300.71	\$0.00